IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Marcial et al.

Art Unit: 3627

Serial No.: 09/747,908

Examiner: Steven B. McAllister

Filed: December 22, 2000

For: ACCOUNT RECONCILIATION

METHODS AND SYSTEMS

AMENDMENT

Commissioner for Patents P.O. Box 1450 Arlington, VA 22313

In response to the Office Action dated November 16, 2005, Applicants respectfully request consideration and entry of the following amendment.